

Branch and Relocation Application

For OCC Use Only

CAIS Control No. _____
Date Received _____
Date Receipt _____
Acknowledged _____

National Bank Identifying Information

Charter No. _____

Name of Bank _____
(Exact corporate title of bank)

Location _____
(Street address of main office, city, county, state, ZIP Code)

Type of Application (Check appropriate boxes)

G Branch Establishment (Check specific branch type)

- G** Staffed Branch
- G** Night Depository
- G** Seasonal Agency
- G** Drive-in Facility
- G** Temporary Facility
 - G** College/University
 - G** Major Disaster
 - G** Other (Describe)
- G** Mobile Facility
 - G** Mobile Van
 - G** Messenger Service
 - G** Other (Describe)
- G** Interstate (Rieggle-Neal)
- G** Jointly Owned
- G** Other (Describe)

G Branch Relocation (Branch relocations that do not meet the short distance criteria of 12 CFR 5.3(l) must comply with advance branch closing procedures in 12 USC 1831r-1)

G Main Office Relocation (Outside current city, town, or village limits)

G Main Office Relocation (Within current city, town, or village limits)

G Filing Fee of \$ _____ .

Application Identifying Information

(For all branch and relocation applications)

Application is made for permission to:

- G** Establish the type of branch previously indicated at the following address.
- G** Relocate a branch to the following address.
- G** Relocate the main office to the following address.

(Street address or nearest intersection, city or town, county, state, ZIP Code, or if messenger service or mobile, geographic area to be served, unless applicable law requires approval of specific sites. For a branch relocation, include the OCC branch authorization number.)

[For messenger services]

Does this application include a request for permission to commence (or expand) the operations of multiple messenger services to serve the same geographic area?

Yes **G** No **G**

If yes, indicate the number of messenger services.

[For relocations]

Is this a short-distance relocation as defined in 12 CFR 5.3(l)? Yes **G** No **G**

If this is a branch relocation, indicate the present address:

Legal Notice

Legal notice of this application is being published on _____ (Publication date)
in _____ (Name and address of newspaper(s) used)

Requests for additional information or other communications about this proposal should be directed to:

_____(Name) _____(Title)

(Mailing Address) (Telephone Number)

Statutory and Regulatory Factors

1. Legality

[For establishment or relocation of branch office]

Are there geographic, numerical, qualitative provisions, and/or other limitations imposed by state law on the establishment or relocation of branches (consider state laws governing de novo branching for applications subject to Riegle-Neal)?

If yes, will this filing comply with the geographic, numerical, qualitative provisions, and/or other limitations imposed by state law? Yes **G** No **G**

If the answer to the previous question is no or if no precedent exists unambiguously permitting approval of this application on legal grounds without additional analysis, provide a legal analysis to support the approval.

[For main office relocations]

A. Is the proposed main office relocation within the same state as the current main office? Yes **G** No **G**

If no, have the requirements of 12 USC 36(g) been met? Yes **G** No **G**

B. Is the proposed main office within 30 miles of the city, town, or village of the current main office? Yes **G** No **G**

- C. Would the main office relocation result in a network of offices that would be impermissible if the office were not relocated?

Yes **G** No **G**

If yes, fully explain.

[For all branch establishments and relocations of branches or main offices]

- A. Is the establishment of the branch or the relocation in compliance with the capital requirements of 12 USC 36(c)?

Yes **G** No **G**

- B. Are there any other legal issues involved in this proposal?

Yes **G** No **G**

If yes, provide a legal analysis and discuss the legal issue fully.

2. Bank Premises

Will the projected cost of the branch or relocation result in an investment in bank premises that requires an application or notice under 12 USC 371d?

Yes **G** No **G**

If yes, or if no prior approval has been granted, is an investment request included with this application or filed with the supervisory office (see the "Investment in Bank Premises" booklet)?

Yes **G** No **G**

3. Management Interlocks

Will the establishment of the proposed branch result in or raise an issue that could create a prohibited interlock or a conflict of interest?

Yes **G** No **G**

If yes, explain the circumstances that result in any potential conflict of interest or management interlock and specify what action will be taken to prevent a violation of the law.

4. Is this a jointly owned branch?

Yes **G** No **G**

If yes, list other national banks that will have an ownership interest.

5. Environment

Will the proposed action have any significant effect on the quality of the human environment, (e.g., air and/or water quality, noise levels, energy consumption, congestion of population, solid waste disposal, or

environmental integrity of private land) within the meaning of the National Environmental Policy Act (NEPA), 42 USC 4321-4347?

Yes **G** No **G**

If yes, discuss plans to comply with NEPA's requirements.

6. Historic Properties

Will the proposed office establishment or relocation affect any district, site, building, structure or object listed in, or eligible for listing in, the *National Register of Historic Places* (National Register pursuant to the National Historic Preservation Act (NHPA), 16 USC 470-470x-6)?

Yes **G** No **G**

Specify how such determination was made (e.g., contact with National Register, State Historic Preservation Officer (SHPO), or other).

If the bank contacted the SHPO, has the SHPO communicated its determination of the effects of the proposal?

Yes **G** No **G**

C If yes, provide a copy.

C If no, discuss why the contact has not been initiated.

7. Community Reinvestment Act (CRA) Considerations

A. At its most recent examination, did the bank or any affiliated institution receive a CRA rating of "needs to improve" or "substantial noncompliance?"

Yes **9** No **9**

If the answer is yes, describe what actions, if any, have been taken to redress deficiencies in the institution's CRA record of performance since the examination.

B. Will the proposed transaction affect the CRA statement or assessment area, as applicable, served by the applicant or resulting institution?

Yes **9** No **9**

If the answer is yes, discuss the effect.

8. Additional Requirements for Interstate Branches

- A. Is the transaction subject to the Riegle-Neal Interstate Banking and Branching Act of 1994? Yes **G** No **G**

C If yes, discuss authority (i.e., state opt in and conditions imposed by state); compliance with state filing requirements; capital and management adequacy; and applicability of state concentration limits and antitrust laws.

C If no, state how the bank is meeting the credit needs of the communities it serves?

- B. Are the CRA ratings for all bank affiliates (if applicable) at least "satisfactory?" Yes **G** No **G**

If no, explain why.

- C. Has the applicant been evaluated for compliance with state community reinvestment laws? Yes **G** No **G**

C If yes, was the rating "satisfactory" or "outstanding?" Yes **G** No **G**

C If no, explain why.

- D. Will the branch provide loan services as well as deposit services in the host state? Yes **G** No **G**

If no, explain the types of services to be offered.

Desired Action Date

I/we desire OCC action on this application no later than (date). I hereby certify that the bank's board of directors has authorized the filing of this application, and that to the best of my knowledge, it contains no misrepresentations or omissions of material facts. In addition, I agree to

notify the OCC if the facts described in the filing materially change prior to receiving a decision.

Signature of Authorized Officer

Typed Name

Title

Date